

INFORMATION DISCLOSURE CITATION

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U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
<i>JS</i>	6,298,335 B1	10/02/01	Bernstein	705	40	11/18/1998

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

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<i>JS</i>	International Search Report dated February 25, 2003 for PCT/US02/08428.
<i>JS</i>	U.S. Patent Appln. Publn. No. 2002/0059139 A1 published May 16, 2002.
<i>JS</i>	U.S. Patent Appln. Publn. No. 2002/0077972 A1 published June 20, 2002.
<i>JS</i>	Piumelli, Frederick A., "Automating Collections", <i>Business Credit</i> , New York, February 2001.
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Examiner <i>JS</i>	Date Considered 03/14/06
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	